



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Daniel Ahles) Group Art Unit 2161
)
App. No.	:	10/041,765)
)
Filed	:	January 7, 2002)
)
For	:	SYSTEM AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT FINANCIAL RISK)
)
Examiner	:	Unknown)

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PTO/JUP/OK/0303

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office
P.O. Box 2327
Arlington, VA 22202

Dear Sir:

Enclosed is form PTO-1449 listing eight (8) references that are also enclosed. This Supplemental Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 03-05-03

By: Nira M. Brand
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3-20-03

Case Docket No. 1DATA.045A
Date: March 5, 2003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel Ahles) I hereby certify that this correspondence and all marked
Appl. No. : 10/041,765) attachments are being deposited with the United States
Filed : January 7, 2002) Postal Service as first class mail in an envelope addressed
For : SYSTEM AND METHODS) to: United States Patent and Trademark Office, P.O. Box
FOR SELECTIVE USE OF) 2327, Arlington, VA 22202, on
RISK MODELS TO PREDICT)
FINANCIAL RISK)
Examiner : Unknown)
Group Art Unit : 2161)
)

March 5, 2003
Nira M. Brand
(Date)
Nira M. Brand, Reg. No. 52,648

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TRANSMITTAL LETTER

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ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) A Supplemental Information Disclosure Statement.
- (X) A PTO Form 1449 with eight (8) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

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 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.045A	APPLICATION NO. 10/041,765
11 2003 INFORMATION DISCLOSURE STATEMENT BY APPLICANT		
(USE SEVERAL SHEETS IF NECESSARY)		
	APPLICANT Daniel Ahles	
	FILING DATE January 7, 2002	GROUP 2161

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

**EXAMINER
INITIAL**

OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	

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EXAMINER _____ **DATE CONSIDERED** _____
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT
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